

Due Date: March 28, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant: | Paul H. Phibbs, Jr. | Examiner: | Andrew J. Rudy |
| Serial No.: | 09/943,059 | Group Art Unit: | 3627 |
| Filed: | August 30, 2001 | Docket: | 9512 |
| Title: | ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM | | |

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on March 23, 2005.

By: 

Name: George H. Gates

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